

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Robert J. Polilli, et al.  
Serial No. : 10/723,996  
Filed : November 26, 2003  
Title: METHODS AND SYSTEMS FOR PROVIDING  
JUVENILE LIFE INSURANCE PRODUCT WITH  
PREMIUM WAIVER FEATURES  
Group Art Unit : 3626  
Examiner : Kristine K. Rapillo  
Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

SUPPLEMENTAL AMENDMENT

Applicants submit the following Supplemental Amendment to the claims in accordance with the discussions had with Examiner Rapillo on May 25, 2010, June 1, 2010 and June 2, 2010, wherein:

**Amendments** begin on page 2 of this paper; and

**Remarks** begin on page 5 of this paper.